

## DETAILED ACTION

### *Prosecution History Summary*

This office action is in response to Applicant's submission filed on September 28, 2009. Claims 1-3, 6-9, 11-18 and 20-25 are currently pending. Claims 1 and 17 have been amended. Claims 4 and 5 have been canceled.

### *Claim Rejections - 35 USC § 103*

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

**Claims 1, 6-8, 11-13, 16, 17, 20, 21 and 23-25** are rejected under 35 U.S.C. 103(a) as being unpatentable over US 20050114239 (Fiascone et al. –

hereinafter referred to as Fiascone) in view of US 20040059597 (Tkayczyk et al. – hereinafter referred to as Tkayczyk), and further in view of US 5189608 (Lyons et al. – hereinafter referred to as Lyons).

Referring to **claim 1**, Fiascone discloses a system for reconciling financial transaction comprising:

matching the remote financial data to master financial data; [see, paragraph 0023 (lines 9-11)]

wherein the master financial data is stored in a first format and at least one of the remote terminals stores remote financial data in a second format; (see, paragraph 0020, 0021 and 0023)

identifying an un-reconciled amount based on said matching; (see, paragraph 0024)

and generating a report including the un-reconciled amount. [see, paragraph 0025 (lines 1-10)]

But Fiascone does not explicitly disclose a system for reconciling financial transaction comprising:

transmitting a standardized template for entering financial data to a plurality of remote terminals, the standardized template operable on a plurality of operating systems;

receiving remote financial data from the plurality of remote terminals via the standardized template;

wherein the standardized template is configured to convert the remote financial data from the second format to the first format.

However, Tkayczyk teaches a similar system with the limitation:

transmitting a standardized template for entering financial data to a plurality of remote terminals, the standardized template operable on a plurality of operating systems; (see paragraph 0015 (lines 17-18), 0018 (lines 10-15), 0035, 0037]

receiving remote financial data from the plurality of remote terminals via the standardized template; [see paragraph 0020, 0022, 0035, 0036]

In addition, Lyons teaches a system with the limitation:

wherein the standardized template is configured to convert the remote financial data from the second format to the first format. [see col. 37, lines 35-38; col. 38, lines 33-37]

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the system according to Fiascone to have incorporated the limitations: transmitting a standardized template for entering financial data to a plurality of remote terminals, the standardized template operable on a plurality of operating systems; receiving remote financial data from the plurality of remote terminals via the standardized template; and wherein the standardized template is configured to convert the remote financial data from the second format to the first format, in accordance with the teachings of Tkaczyk and Lyons, in order to enter and convert financial data from a second format to a first format via a template, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risks of unexpected results.

Referring to **claim 6**, Fiascone discloses the system as applied in the rejection of claim 1 above, comprising: updating a balance sheet based on the un-reconciled amount. (see paragraph 0029)

Referring to **claim 7**, Fiascone discloses the system as applied in the rejection of claim 1 above. But Fiascone does not explicitly disclose the limitation: said remote financial data including a transaction involving an account, and said master financial data including a balance due for the account.

However, the system according to Fiascone teaches that exchange account data (from various brokerage and exchanges) are reconciled against a firm's account data. It

would be obvious to one skilled in the art that the exchange account data and firm account data is analogous to remote financial data and master financial data respectively. In addition, the functions and capabilities of the system are applicable in various financial establishments. [see paragraph 0009 (lines 4-8)].

Referring to **claim 8**, Fiascone discloses the system as applied in the rejection of claim 1 above. But Fiascone does not explicitly disclose the limitation: said standardized template comprising: an operating system and application independent format.

However, Tkaczyk teaches a system with the limitation: an said standardized template comprising: an operating system and application independent format. [see paragraph 0018, 0025 (lines 17-19), 0035, 0037].

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system of Fiascone so as to have included the limitation: an operating system and application independent format, in accordance with the teaching of Tkaczyk, in order to have extended the system's compatibility with various operating platforms, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 11**, Fiascone discloses the system as applied in the rejection of claim 1 above. But Fiascone does not explicitly disclose the limitation: transmitting, to

the remote terminals, a plurality of functions for generating customized templates for entering financial data.

However, Tkaczyk teaches a system with the limitation: transmitting, to the remote terminals, a plurality of functions for generating customized templates for entering financial data. [see paragraph 0020 (lines 15-22), 0024 (lines 1-7) and 0026 – *The supervisor workstation can be used for the creation of standardized templates. In addition, the workstation allows the supervisor to reconfigure the standardized template.*]

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system of Fiascone so as to have included the limitation: transmitting, to the remote terminals, a plurality of functions for generating customized templates for entering financial data, in accordance with the teaching of Tkaczyk, in order to provide system flexibility to create customized templates for entering data, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 12**, Fiascone discloses the system as applied in the rejection of claim 1 above, maintaining identification data of users authorized to enter the remote financial data. [see paragraph 0026 (lines 5-13)]

Referring to **claims 13, 16 and 17**, they contain similar limitations as set forth in claim 1, and therefore are rejected based on the same rationale.

Referring to **claim 20**, Fiascone discloses the computer-readable medium as applied in the rejection of claim 17 above. But Fiascone does not explicitly disclose the limitation: a plurality of functions for generating customized templates.

However, Tkaczyk teaches a system with the limitation: a plurality of functions for generating customized templates. [see paragraph 0026 – *The supervisor workstation can be used for the creation of standardized templates. In addition, the workstation allows the supervisor to reconfigure the standardized template.*]

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the computer-readable medium according to Fiascone so as to have included the limitation: a plurality of functions for generating customized templates, in accordance with the teaching of Tkaczyk, in order to provide system flexibility to create customized templates for entering data, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 21**, Fiascone discloses the computer-readable medium as applied in the rejection of claim 17 above, further comprising: a user maintenance component for maintaining identification data of authorized users. [see paragraph 0026 (lines 5-13)]

Referring to **claim 23**, Fiascone discloses the computer-readable medium as applied in the rejection of claim 17 above, further comprising: a login component for recognizing a user. [see paragraph 0026 (lines 5-13) and Figure 3]

Referring to **claim 24**, Fiascone discloses the computer-readable medium as applied in the rejection of claim 17 above. But Fiascone does not explicitly disclose the limitation: wherein each of said components comprises programming instructions that may be implemented by a plurality of computer operating systems.

However, Tkaczyk teaches a similar system with the limitation: wherein each of said components comprises programming instructions that may be implemented by a plurality of computer operating systems. [see paragraph 0018 (lines 7-15)]

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the computer-readable medium of Fiascone so as to have included the limitation: wherein each of said components comprises programming instructions that may be implemented by a plurality of computer operating systems, in accordance with the teaching of Tkaczyk, in order to use the applications/components on various computer operating platforms, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.



Referring to **claim 25**, Fiascone discloses the computer-readable medium as applied in the rejection of claim 17 above. But Fiascone does not explicitly disclose the limitation: wherein each of said components comprise operating system and application independent programming instructions.

However, Tkaczyk teaches a system with the limitation wherein each of said components comprise operating system and application independent programming instructions. [see paragraph 0018, 0025 (lines 17-19), 0035, 0037]]

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system of Fiascone so as to have included the limitation: wherein each of said components comprise operating system and application independent programming instructions, in accordance with the teaching of Tkaczyk, in order to have extended the system's compatibility with various operating platforms, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

**Claims 2 and 3** are rejected under 35 U.S.C. 103(a) as being unpatentable over US 20050114239 (Fiascone) in view of US 20040059597 (Tkaczyk), and further in view of US 5189608 (Lyons) and further in view of US 5392390 (Crozier).

Referring to **claims 2 and 3**, the combination of Fiascone, Tkaczyk and Lyons disclose the system as applied in the rejection of claim 1 above. But the combination does not explicitly disclose the limitations:

2) at least two of the remote terminals use different operating systems.

3) at least two of the remote terminals use different accounting software applications.

However, Crozier teaches a system with the limitations:

2) at least two of the remote terminals use different operating systems. (see, col. 3, lines 27-30)

3) at least two of the remote terminals use different accounting software applications. (see, col. 3, lines 22-26)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system according to the combination of Fiascone, Tkaczyk and Lyons, so as to have included the limitations: at least two of the remote terminals use different operating systems and accounting software applications, in accordance with the teaching of Crozier, in order to provide an application and operating independent system for reconciling financial data, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

**Claims 9, 14, 15, 18 and 22** are rejected under 35 U.S.C. 103(a) as being unpatentable over US 20050114239 (Fiascone) in view of US 20040059597 (Tkayczyk) and further in view of US 5189608 (Lyons) and US 7130822 (Their).

Referring to **claim 9**, the combination of Fiascone , Tkayczk and Lyons discloses the system as applied in the rejection of claim 1 above. But the combination does not explicitly disclose the limitation: said receiving further comprising: scheduling a time for said receiving with the remote terminals.

However, Their teaches a similar system with the limitation: said receiving further comprising: scheduling a time for said receiving with the remote terminals. (see col. 4, lines 6-14).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system according to the combination of Fiascone, Tkayczk and Lyons, so as to have included the limitation: said receiving further comprising: scheduling a time for said receiving with the remote terminals, in accordance with the teaching of Their, in order to receiving financial data through a standardized template at a scheduled time, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 14**, the combination of Fiascone , Tkayczk and Lyons discloses the system as applied in the rejection of claim 13 above. But the combination does not explicitly disclose the limitation: receiving the transaction data at a scheduled time.

However, Their teaches a similar system with the limitation: receiving the transaction data at a scheduled time. (see col. 4, lines 6-14).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system according to the combination of Fiascone, Tkaczyk and Lyons, so as to have included the limitation: receiving the transaction data at a scheduled time, in accordance with the teaching of Their, in order to receiving financial data through a standardized template at a scheduled time, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 15**, the combination of Fiascone , Tkayczk and Lyons discloses the system as applied in the rejection of claim 13 above. But the combination does not explicitly disclose the limitation: receiving the transaction data during a time of the transaction.

However, Their teaches a similar system with the limitation: receiving the transaction data during a time of the transaction. (see col. 4, lines 6-14).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system according to the combination of Fiascone,

Tkaczyk and Lyons, so as to have included the limitation: receiving the transaction data during a time of the transaction, in accordance with the teaching of Their, in order to receiving financial data through a standardized template at a scheduled time, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 18**, the combination of Fiascone , Tkayczk and Lyons discloses the system as applied in the rejection of claim 17 above. But the combination does not explicitly disclose the limitation: a schedule component for scheduling reconciliations with the remote terminals.

However, Their teaches a similar system with the limitation: a schedule component for scheduling reconciliations with the remote terminals. (see col. 4, lines 6-14).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system according to the combination of Fiascone, Tkaczyk and Lyons, so as to have included the limitation: a schedule component for scheduling reconciliations with the remote terminals, in accordance with the teaching of Their, in order to receiving financial data through a standardized template at a scheduled time, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Referring to **claim 22**, the combination of Fiascone, Tkaczyk and Lyons discloses the system as applied in the rejection of claim 17 above. But the combination does not explicitly disclose the limitation: a review component for reviewing uploaded account and transaction data.

However, Their teaches a similar system with the limitation: a review component for reviewing uploaded account and transaction data. (see col. 1, lines 48-58; col. 7, lines 26-29 and 40-51)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention, to have modified the system according to the combination of Fiascone, Tkaczyk and Lyons, so as to have included the limitation: a review component for reviewing uploaded account and transaction data, in accordance with the teaching of Their, in order to have provide a review component to check the accuracy of the reconciliation process, since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

### ***Response to Arguments***

Applicant's arguments in regards to the rejection of claims 1, 4-9 and 11-12 under 35 U.S.C 103(a) based on US 20050114239 (Fiascone) in view of US 20040559597(Tkaczyk) have been fully considered and are persuasive. Therefore, the rejection has been withdrawn. However, upon further consideration, a new ground(s) of

rejection is made in view of US 20050114239 (Fiascone) in view of US 20040559597(Tkaczyk) and further in view of US 5189608 (Lyons).

Regarding amended claim 1, Applicant argues that neither Fiascone nor Tkaczyk alone or in combination, disclose a standardized template that converts transaction data from a first format to a second format. Applicant explains that Fiascone appears to disclose a formatting module that can "transform ... data into a common format" upon "receiving ... data[.]" The format module is not located at the remote terminals and said transformation occurs after the data is received from the exchanges (i.e., remote terminals). Tkaczyk appears to disclose the ability to create a plurality of standardized templates for inputting CS (clinical study) data, but not for converting or transforming the data from one format to another. Since the format module of Fiascone is only disclosed to transform received data, it is not inherent that this feature can be incorporated into the creation of standardized templates in Tkaczyk, particularly since the disclosure of Tkaczyk only mentions inputting data, not converting or transforming its format.

In addition, Applicant submits that claims 13, 16 and 17 recite similar features and are allowable over the cited references for similar reasons as discussed above for claim 1. Also, Applicant contends that claims 6-8, 11-12, 20-21 and 23-25, which depend from either claims 1 or 17 contain additional features and are allowable over the cited references for at least the same reasons as discussed above.

Applicant's arguments with respect to the rejection of claims 2 and 3 based on US 20050114239 (Fiascone) in view of US 20040559597(Tkaczyk), and further in view



of US 5392390 (Crozier) has been fully considered and are in moot in view of the updated rejection.

Applicant argues that Crozier does not overcome the deficiencies of Fiascone and Tkaczyk. Further, Applicant argues that since claims 2 and 3 implicitly contain the elements of claims 1 and recites further unique features of the claimed invention, they are patentable over Fiascone in view of Tkaczyk and Crozier. Applicant explains that , specifically, Crozier appears to disclose sharing of data among diverse computer applications and platforms. However, Crozier does not disclose any use of standardized templates, or transfer between remote and master data files utilizing a standardized template.

Applicant's arguments with respect to the rejection of claims 9, 14, 15, 18 and 22 based on US 20050114239 (Fiascone) in view of US 20040559597(Tkaczyk), and further in view of US 7130822 (Their) has been fully considered and are in moot in view of the updated rejection.

Applicant argues that Their does not overcome the deficiencies of Fiascone and Tkaczyk. Further, Applicant argues that since claims 9, 14, 15, 18 and 22 implicitly contain the elements of claims 1, 13 or 17 and recites further unique features of the claimed invention that are patentable over Fiascone in view of Tkaczyk and Their. Applicant explains that , specifically, Their does not disclose either the use of

"standardized templates" to transfer data or a format module to convert or translate the data from a first format to a second format.

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OLUSEGUN GOYEA whose telephone number is (571)270-5402. The examiner can normally be reached on Monday through Thursday, 8:00am to 5:00pm (ET).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Matthew Gart can be reached on (571)272-3955. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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